

Notice of Allowability	Application No.	Applicant(s)	
	09/645,928	BENSON ET AL.	
	Examiner Robert W. Morgan	Art Unit 3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to 6/19/07.
2. The allowed claim(s) is/are 1-32.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application
6. Interview Summary (PTO-413),
Paper No./Mail Date _____
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION***Response to Amendment***

1. In the amendments filed 4/25/07 and 6/18/07, the following has occurred: Claims 1, 3, 10, 15 and 23 have been amended. Now claims 1-32 are presented for examination.

Allowable Subject Matter

2. Claims are 1-32 allowed.

The following is an examiner's statement of reasons for allowance: The primary reasons for the allowance of claims 1-32 is the inclusion of the limitations in the claims, which are not found in the prior art references, of a method and system of evaluating insurance policy data and providing a pre-determined criteria for determining each insurance policy eligible for renewal evaluation without requiring external underwriting and risk assessment processes where the no-underwriting eligibility criteria includes whether a change has occurred in an insurance work classification assigned to a subscriber and whether a change has occurred in a number of employees of the subscriber.

While the closest prior art (Chapman et al., U. S. Patent No. 6,526,386) teaches system for generating automobile insurance certificates from a remote computer terminal by automatically listing expiring policies on a periodic basis, preferably daily by comparing cancellation date of each policy of insurance with the current date (see: column 5, lines 49-53). ("10-year term allows automatic renewal without underwriting" by National Underwriter) teaches a new policy that allows automatic renewal, without new underwriting at the end of the policy (see: abstract). ("ClientSoft Introduces eXoro, A Complete e-Service Solution for the Insurance Industry" by Business Wire) teaches

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ClientSoft which launched eXoro, an Internet-based, end-to-end system enabling insurance agents to obtain quotes, bind and issue insurance policies from any location in real time (see: paragraph 1). In addition, Business Wire also teaches that the system frees agents from the office/hub environment by giving them complete policy writing capabilities from virtually anywhere, using any laptop, wireless or remote access device equipped with an Internet browser (see: paragraph 2). (Kern, U.S. Patent No. 6,604,080) teaches an automated system and method of compiling rates to be charged for standard worker's compensation policy including the Glen Retirement Center using the classification worksheet enters classification code, number of employees and the payroll (see: column 29, lines 38-43). Chapman, National Underwriter, Business Wire and Kern fail to teach a method and system of evaluating insurance policy data and providing a pre-determined criteria for determining each insurance policy eligible for renewal evaluation without requiring external underwriting and risk assessment processes where the no-underwriting eligibility criteria includes whether a change has occurred in an insurance work classification assigned to a subscriber and whether a change has occurred in a number of employees of the subscriber.

Originally numbered claims 2, 17, and 4-9, 19, 20 and 11-14 and 16, 18, 21, 22 and 24-32 are dependent on originally numbered claims 1, 3, 10, 15 and 23, respectively and therefore incorporate the allowable features of originally numbered claims 1, 3, 10, 15 and 23 through dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably

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accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

3. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

In related art ("Market mix") National Underwriter teaches a new policy that allows automatic renewal without new underwriting.

In related art (W0 2004/049114) Nussbaum et al. teaches insurance renewal facilitated by a computerized system by filtering information on expiring insurance contacts to determine which contracts qualify.

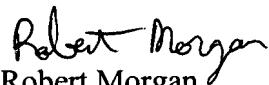
The prior art made of record and not relied upon is considered pertinent to Applicant's disclosure as background material and is not of particular significance. These prior art patents fail to teach or fairly suggest a method and system of evaluating insurance policy data and providing a pre-determined criteria for determining each insurance policy eligible for renewal evaluation without requiring external underwriting and risk assessment processes where the no-underwriting eligibility criteria includes whether a change has occurred in an insurance work classification assigned to a subscriber and whether a change has occurred in a number of employees of the subscriber.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Robert W. Morgan whose telephone number is (571) 272-6773. The examiner can normally be reached on 8:30 a.m. - 5:00 p.m. Mon - Fri.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on (571) 272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.


Robert Morgan
Patent Examiner
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